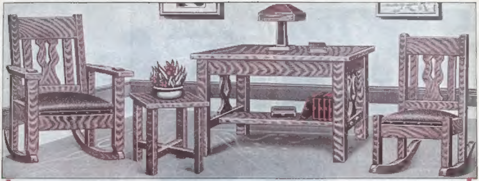

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Send only 50 cents and we will ship you this handsome 4-piece Library Set. Only 50c down and then 90c a month, or only **$9.98 in all.** A positively staggering value and one of the biggest bargains ever offered. Look at this massive set. **Clip out the coupon below** and order it shipped on approval and see for yourself what an elegant set this is. It may be returned to us in 30 days if you do not like it and we will return your money. All you have to do is to clip the coupon and send it along with 50 cents. The magnificent Library Set is just one of the many extraordinary bargains shown in our giant catalog and bargain list, which we will send to you free. You are not under no obligations. **Send today sure.** Either have the Library Set sent for you to see, or tell us to mail catalog. Read the coupons at the bottom. Use one or the other.

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50c Shipped for only 50c down. An amazing value. Positively a record-breaking bargain. Each piece is made of [illegible] gauge pressed sheet aluminum. It is not made of cast as the ordinary aluminum ware is, but of sheet aluminum of a better and heavier gauge than [illegible]. Absolutely seamless. It will not crack, [illegible], chip or peel. Heats quickly—no polish to wear off, just as easy to keep clean as glassware. Cooks and bakes food more thoroughly than any other kitchenware made. Will last for years.

Everything in the Kitchen of Pure Aluminum—44 Pieces [illegible] **Order by No. A-250. Send 50c with order, 75c monthly. Total price of 44 pieces, $6.98.**

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50c You only 50c with order, and we'll send you this complete 110-piece white and gold monogrammed dinner set with your own initial in Old English. [illegible] A dinner set you will be mighty proud of, so that when company comes, you know that your table will be the home of elegance. You can hold your head high. In the finest homes of the cities and the most luxurious clubs and restaurants, you could not find pure white and gold monogrammed dinnerware that looks better. **Only $1.15 monthly.**

Pure White and Gold Design [illegible]

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Send for big Bargain Catalog whether you order from this ad or not. Thousands of amazing bargains in furniture, stoves, ranges, rugs, carpets, draperies, curtains, silverware, jewelry, lamps, clocks, washing machines, women's, men's and children's apparel. Take your choice on small monthly payments. Even if you do not want to order right away, send the coupon below if you want the free catalog.

COLONIAL Solid Comfort Fireside Rocker

50c Cash Black or Brown Spanish Delavan Leather

Steel Coil Springs on Back and Seat. Never before has a rocker at this price been offered that contained steel coil springs in both seat and back. The padding is laid in [illegible] layers for luxurious thickness. The covering is in either our best grade of black Delavan leather or brown Spanish Delavan leather. Height of back [illegible] in., width of back [illegible] in., seat about [illegible] in. We absolutely guarantee that you'll be pleased or you don't have to keep the rocker. Shipped K. D. from Western Pennsylvania factory. Weight about [illegible] pounds.

COLONIAL FIRESIDE DESIGN. This rocker is built in unusually broad proportions, giving you ample room to spread, thus affording the fullest measure of back comfort. It is made in rich, plain Colonial fireside design, with very massive upholstered side wings, thickly padded sides, broad comfortable arms.

Upholstered in black Delavan imitation leather. Order by No. A-[illegible]. Send 50 cents with order, 75 cents monthly. Total price, $7.45.

Upholstered in brown imitation Spanish leather. Order by No. A-[illegible]. Send 50 cents with order, 75 cents monthly. $7.95.

Send For 50c With Order

Easy Payments

We invite you to open an account with us. Our monthly payment plan is the most generous offer ever made to the public. We trust honest people everywhere. We will ship goods for a very small payment down and then a little sum each month. Don't go without things for your home when you can have the use of them while paying. Enjoy these beautiful things now.

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Dept. C242 W. 35th St., Chicago, Ill.

Please send me absolutely free and prepaid your big bargain lists—also the catalogs I have marked with X. No obligations on me whatever.

(Put X before catalogs wanted)

- ☐ General Home Furnishings
- ☐ Stoves and Ranges
- ☐ Women's, Men's and Children's Wearing Apparel
- ☐ Jewelry
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Address ______

Post Office ______ *State* ______

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Our guarantee protects you absolutely. We ship on 30 days' free trial. If you're not entirely satisfied with your purchase we will refund your money promptly. Can any offer be fairer? Any [illegible] be more square? We want you to deal with us. We want you to become one of our many thousands of delighted and satisfied customers. Remember that when you are dealing with us we return your money and any freight charges that you may have paid if not entirely satisfied and pleased with anything bought from us.

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Read this Free Trial Coupon at the right and send it today. Get one or more of these superb pieces of merchandise listed for only a small payment down while this remarkable offer holds. We will ship you any of the articles listed here at once, if you mail the coupon and first payment. Of course, we will mail catalog and bargain list if you order any of the furniture shown. Write today. Do not delay on this. Send the coupon while you have the chance. Remember, only a small first payment and the balance in monthly payments.

Straus & Schram (Inc.)
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STRAUS & SCHRAM, Inc.
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Enclosed find $______ Ship at once special advertised bargains checked by X. I am to have 30 day's free trial. If I keep the goods I will pay according to your advertised, monthly terms. If not satisfied I will return goods and you are to refund my money and any freight charges I paid.

(Put X before items wanted)

- ☐ 4-Piece Library Set, $9.98
- ☐ 44-Piece Aluminum Set, $6.98
- ☐ Rocker, Brown Imitation Spanish Leather $7.95
- ☐ Rocker, Black Delavan Leather $7.45
- ☐ 110-Piece Dinner Set, $11.90

Name ______

Address ______

State ______ *Post Office* ______

Photograph from [illegible]

J. E. LINDSAY saw his opportunity in mending china—not the substantial ware Martha spins across the sink, but rare porcelain, punch-bowls five hundred years old, statues that need a leg, Sèvres vases worth $5000. 250 rivets were needed to mend a rare punch-bowl which had been shattered into 125 pieces. A diamond-tipped drill is used for the rivet holes, which in very thin pieces must penetrate only one sixty-fourth of an inch.

Photograph from Willard [illegible]

FLEAS have gone their own wild ways so long that a trainer such as Professor R. A. Nohes finds them a bit "difficult" at times; but with careful management they may soon be converted into accomplished ball-jugglers, slack-wire walkers, and turners of merry-go-rounds. First of all, says the professor, a flea must be broken of its hopping propensities by being confined for a while in a glass globe; then a golden collar must be put around its neck for harnessing. Diet is an important item, as well as exercise. You can really do anything with fleas—with a little tact.

Photograph from J. R. Schmidt

NINETEEN-YEAR-OLD Miss Esther Coyne not only handles the finances of the city treasurership of Covington, Kentucky, but cooks two meals a day for her young brothers and sisters and her father. And, lest she waste any spare moments, her father sits on the kitchen tub while she bakes and broils, and lectures her on the business of her job, which he will take back from her as soon as he has recovered from the sickness that forced him to retire. In June Miss Coyne handled $300,000 in taxes, water rates, license fees, etc.—and never once scorched the omelette.

Photograph from [illegible]

WHEN William McCown of Kalamazoo, Michigan, decided that there was nothing in the picture-framing business, three years ago, Mrs. McCown announced that she would continue the shop and see what she could make of it. She knows all about framing, just the grain of sandalwood with which to embellish your aunt's lithograph, and whether your tinted copy of the "Horse Fair" would be best set off with Venetian gilt or New England chestnut. Mrs. McCown's taste and ability have made business hum in the shop, and her expert cabinet work has exploded that theory about ladies and the pounding of nails.

Photograph from [illegible]

DUCKS and drakes, plus mushrooms, have earned Miss Blossom Melrose, a Colorado high-school girl, an education and a tidy income besides. Miss Melrose rides a horse ten miles a day to school, and on her return cares for 300 square feet of mushrooms, which net her $300 a month, and for the 75 ducks and 15 drakes which netted her $475 in the first three months. "Horse sense," says Miss Blossom, "will take a person a long way."

Interesting People

MRS. TODD HELMUTH, of New York, belongs to more clubs than any other woman in the world, and at least one hundred of them have bestowed a medal upon her—even to the Daughters of the Early Settlers of Australia, who have sent her a key in appreciation of her interest in their work. "The minutes of the previous meeting" undoubtedly sound just like the strains of "Home, Sweet Home" to Mrs. Helmuth.

Photograph from J. E. Schmidt.

MR. GEORGE HARRIS, of Los Angeles, is an architect who believes in going back to nature for his designs and plans. In fact, he never goes anywhere else for them. This barrel he is sitting on is one of his own designing. "A barrel is the most natural seat in the world," he declares, "for man." Straight rows of trees, regular paths, clipped hawes he abhors. "Did you ever see a deer path through the woods," he asks, "that was not pleasing in its lines?"

Photograph from [illegible]

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Shall We Build or Pay Rent?

Drawings by Jessie Gillespie

By ALBERT W. ATWOOD

SHALL we own our home or pay rent? is the practical question that millions of people have asked. Readers of this magazine have expressed it in varying forms many times. There are thousands of people too lazy or too indifferent to face the issue, and they keep right on renting a small apartment. Many are afraid to imperil the family fortunes by an experiment that may fail. Inexperience and ignorance of real estate methods deter others.

Suspicion that they may be led into paying too much, more than the house is really worth, is another great deterrent. But, above all, people fear the inability to pay the mortgage when it comes due, or to renew it. [illegible] is the financial problem that really proves the greatest obstacle. For ownership of one's home is, after all, an ideal to which nearly every normal man and woman aspires, no matter what their station in life may be.

> We have always wanted to own a house [writes one woman], but have never felt we could afford it. How can we raise the money?

> Could you advise me if a suburban plot at a moderate price is a good investment with intention to build a home on in time [writes a man]. What I want to know is whether it is wise for a salaried man with $30 a week to take the step. Also, how much capital should I have before buying the plot, and how much should I borrow, and where?

Millions of people do live in houses that they own, and a very large part of these houses are not owned outright, nor were they built or purchased outright. I don't want to say there are no difficulties in the way of financing home ownership, for there are many of them. But what hundreds of thousands, perhaps a million or more, of other people of small means have done, you can do. Every community in this country can boast of many instances of men and women of very small incomes who have found the ways and means. Every banker knows of such cases. So does every real estate agent, contractor, and builder. There is a trust company in Philadelphia which publishes little booklets telling in detail of workmen who have acquired title to a little place through its assistance. There is absolutely no need of having a pocket full of cash to pay in full for a house and lot.

But don't ever try to buy a house unless you have *some* money. To go in debt for any large amount with practically nothing of your own is bad business all around. Remember, it is just as bad business for the lender as it is for you. To be specific, don't buy a house and lot unless you have from one fifth to one third the entire purchase price in cash.

There may be exceptions to this first rule, but they are few. I repeat that to buy a house on a 10 per cent. margin is bad business, both for you and for the man who lends you the money. It may be all right for the lender if he knows you have a big earning capacity, and if he gets some kind of outside security, such as your insurance policy or your note with gilt-edged indorsements on it, and binds you over to him, generally speaking, body and soul. Always remember that what is very poor business for a lender can not be good for the borrower, unless the lender is dealing in charity.

A great many people have bought houses on the instalment or contract plan, calling for a payment down of only 10 per cent. As a general rule this method is not to be recommended. A certain Middle Western city has grown and boomed so fast that housing accommodations have not kept up with the growth in population. A skilled workman who has just moved there writes to me:

> Here in —— it is very hard to rent a decent house for a moderate price, and therefore lots of people buy their homes on the contract plan; that is, they pay about $300 to $500 down and the rest in monthly payments of $30. Now, some people here advise me it is not safe to buy your house in this way, because you do not get your deed on making your first payment, and advise me to take mortgages instead. I can buy a house that suits me for $4000, and pay $400 down and $30 a month.

Often houses sold in this way are sold at too high prices, to begin with. They are usually in new neighborhoods rather than in settled ones, with the result that promoters, in frantic efforts to fill them up, may get in undesirable neighbors; and purchasers on this plan are often called upon to pay unexpected extra fees to get their deed in proper shape. But the real objection is that conservative business practice does not permit the seller of a house or any other goods to dispose of property for as small a sum as 10 per cent. cash down; and so in the long run you can not trust any one who is obliged or willing to do business on an unconservative basis.

But what of the safe, desirable ways of financing a home? After you have got together at least 20 per cent. of the purchase price, look around to see if your community has any semi-philanthropic association to encourage home-buying. You need not be afraid of accepting charity, for it is not charity. Far-sighted, public-spirited citizens know that there is no better way of improving the community in which they live than by making the safe purchase of homes easy for the small-salaried and wage-earning class.

Home-Buying Made Easy

ONE such organization is Thrift, in Brooklyn, New York, founded in 1889 by a wealthy family of that city. The Metropolitan Life Insurance Company also has a somewhat similar organization in Brooklyn, and there are similar societies in many places—although nothing like so many in this country as in Belgium and in Germany. In Belgium alone nearly fifty thousand families have borrowed money from the public building societies to finance their homes.

A reader in Salem, Massachusetts, wrote to me recently, wanting to know the name of some philanthropic person or organization that would lend him money to buy a home at 2 or 3 per cent. interest. He was very much surprised when I replied that I had never heard of such persons. He had a mistaken idea about house-owning which is only too common. He thought the rate of interest was the important thing.

Now, there is not a single philanthropic home-financing association that lends for less than 6 per cent. These associations try to pay expenses and make some return on the capital invested. Where the philanthropy comes in—and this is the important point—is in affording the home-buyer fair, honest, decent treatment in the way of making regular payments to clear off the debt. The great point in home-buying is to get a mortgage that will not be called, and that can be paid off in regular instalments. What the home-owner wants to know is that he won't be turned out and lose his entire investment if he should be unable to meet his mortgage. And of course the semi-philanthropic organizations assure this much, and also afford protection in case illness or other unavoidable trouble prevents the borrowers from meeting the monthly payments.

Buying a House with Rent Money

TAKE the case of a man who bought a $4000 house from one of the best known and oldest of these organizations. He paid $800 down in cash and borrowed $3200 for twelve years, agreeing to pay it back in monthly instalments of $31.81. He also had $65 a year to pay for fire insurance and taxes. He had previously rented the same house for $30 a month.

Including taxes and insurance, the monthly payment was $7 more than the rent had been. But in twelve years he became the absolute owner of the house, whereas if he had remained a tenant he would have paid only $7 a month less to his landlord and would not have owned a brick.

If there is no semi-philanthropic home-financing concern in your city, and you haven't more than a third of the amount necessary to buy a house and lot, the next best thing is to find a coöperative home-building association. Most States have them, and they are usually known as building and loan societies, although in Massachusetts they are called "coöperative banks," in Louisiana "homestead organizations," and in New York "savings and loan associations." They flourish most extensively in the vicinity of Philadelphia; but there are between six and seven thousand in the country, with total assets of more than a billion dollars.

The building and loan association usually lends from two thirds to about three quarters of the value of the house and lot. This means in practice that the borrower usually has enough cash to pay for the lot, which is a good working minimum rule to go by, anyway. Building and loans are very cheaply managed, and the officers work generally without compensation. How to get a loan from them is best shown by an actual case.

A couple who had saved carefully for several years had about $1200. They wanted to buy a house and lot for $4400. The husband joined a local building and loan association, and took out thirty-two shares of stock at $100 a share, which he agreed to pay for at the rate of $32 a month; and the association then advanced him $3200, which enabled him to complete payment to the contractor. In reality, what the home-buyer did was to pay back the loan in paying for his stock.

The machinery of the building and loan association may seem elaborate and complicated, but there is no reason to regard it so. Investors who do not want loans are also admitted, so there has to be stock to buy. The only drawback to these associations is that no one can tell just how long it will take to pay up for loans and shares of stock, or "pay out." The length of time depends upon the number of loans made. If there is a great demand for loans from members, the shares and loans frequently become paid up in ten years. If there is no demand, the association may have to seek less productive outside investments, and it may take fourteen years to pay up. Dividends on the stock average just under 6 per cent. in New York State. In Western States they are often higher.

About half a million people are said to have bought their homes through building and loan societies. It is much the commonest way for persons who have about a third or a quarter of the purchase price in cash. The building and loan association should always be managed by local officers in or near the town where members live, and if they are honest, conservative men, one need have no fear of borrowing from or investing in the association.

First and Second Mortgages

OF course, it is often possible to buy or build a house with a small cash payment by placing a second as well as a first mortgage upon it. But this is a pretty dangerous proceeding, unless the borrower is sure of being able to pay off the second mortgage in quick order. A second mortgage is not supposed to be extended and renewed over and over again, as many first mortgages are. The rate of interest is almost always higher, and a very large commission must be paid for renewal. The building and loan association always seems preferable to the use of both a first and second mortgage.

If a prospective home-owner has on hand about half the amount of the purchase price in cash, he need worry hardly at all about financing the other half. Everywhere there are innumerable lenders who will take a first mortgage for from 50 to 60 per cent. of the value of a desirable house. Arrangements can be made either for a "straight" mortgage,—which is one running for a definite number of years or renewable from year to year,—or, what is much better, for a mortgage

"I could wait in the lobby," he hazarded.

"You could—but maybe you'd better not," said the clerk, yawning openly. "The rugs cost money. So did the chairs. Besides, we don't allow soliciting."

Unless Morgan had caught a glimpse of himself in the mirror at this juncture, he would certainly have gone over the counter. But in the nick of time he saw the truthful reflection of a stocky young man, dark and frowning, a man whose clothes hung dejectedly from his shoulders, whose hat, soaked and shapeless, clung forlornly to his head, whose shoes were already the center of a spreading pool of water on the mosaic floor—and all at once the humor of the situation mastered his anger. Furthermore, it was dramatically amusing to encounter, in the person of an underpaid employee of a second-rate hotel, a barrier that hampered him in returning moneys to the lawful possessor. Morgan laughed shortly, and scribbled on a card, which became soft and spongy on contact with his sleeve.

"If one of your guests goes crazy," he said, signing his name, "there's my address and the telephone number. I'll be at home all the evening. Only, if you know what's good for you—"

"Front!" At the tap of the bell two uniformed pages raced smartly to the desk. "Show this man to the Main Street entrance."

MORGAN, still laughing, followed the impudent lad who led the way across the lobby. At the revolving doors he lingered, irresolute. To be sure, the man who had insulted him was, in a sense, the representative of the management—and it was always possible to demand an interview with the manager himself. In the great safe the money would be unquestionably well guarded. Nevertheless, it wasn't absolutely settled that the package belonged to a guest at the Majestic—there were tall office buildings adjoining.

Morgan thought of the police—and thought of the police no more. The local force had a reputation beside which the worst precinct squad under the worst city government Manhattan ever knew would have seemed an aggregation of tender kindergartners. He looked back across the lobby, and perceived his late acquaintance glaring stonily at him, with one hand poised over the call-bell. The uniformed page showed symptoms of uneasiness.

Illogically, all in an instant, Morgan glowed with personal responsibility.

"Taxi!" he said sharply.

"Taxi?" The page was incredulous.

"In a hurry."

The boy signaled, the doorman blew a shrill blast on his whistle. Out of the murk a closed car ran in to the curb, and stood, throbbing. Morgan, clutching in his hand his whole pocket, including the sheaf of notes, leaped inside, tossing a dime to the amazed but ungrateful page.

"Anyway," he said to himself, as the motor drew noisily ahead, "I'm going to have an apology out of that tailor's dummy—see if I don't!"

LIKE the majority of those who never have anything to conceal, he found the selection of a hiding-place extraordinarily difficult. He didn't dare to carry the money with him; he didn't dare to trust it out of his sight. Eventually he compromised by burying it under a pound of tobacco in a bright blue tin. That would do, he thought, until some agonized and white-faced plutocrat dashed up to the dingy boarding-house in half an hour or so.

He went down to dinner, ate little, and spoke in monosyllables. The discouragement of the earlier afternoon had quilled him utterly; he realized only that upstairs in his cheap bedroom he had twenty-two hundred dollars of somebody's money for which, in law, he was chargeable. The other men at table—like himself, novices in the realm of commerce—rallied him unceasingly; and Morgan forced his mechanical grin and held firm to his own imaginings.

"The young man in oilskins regarded his friend with some concern. 'What's wrong, old top—anything happened?'"

In spite of himself, he couldn't resist the temptation of speculating what he would do with that windfall if no claimant ever appeared. It was curious—he'd just been touching on that very point in his conversation with Hancock. Why, with twenty-two hundred dollars he could go to New York and live for a year or more while he looked around. He could afford to be leisurely, to select the best of all possible openings, to use what slight influence he had in certain quarters. He could establish a graft, and manipulate it. During these international complications, exporting was the thing—he might easily secure a berth if he could waste six months in laying plans and pulling wires. One has to have a friend on the inside to get anywhere in business to-day. He could get into Wall Street—or he could get into real estate. Big money is to be made in city real estate. He could buy a patent right and go into manufacturing for himself. What *couldn't* he do—with twenty-two hundred dollars?

At his left a junior draughtsman inquired of the landlady: "Do you wish for the apricots?" And the bulky matron responded gracefully: "Thank you, no; I don't choose any."

He escaped from the table long before the runner-up had tasted his coffee; and when he was in his own room again, he locked the door, dug down through the moist tobacco to the flat package of bills, and recounted them. Twenty-two—right!

A CREAKING board sent a thrill down his spine. As he replaced the notes he experienced the first shock of guilt. Uncomprehending, he contracted his brows. Why under the sun should he feel guilty? Not once had he harbored the faintest impulse toward an overt act. He was performing as best he could the duty of a custodian, a trustee. It was in consideration of this that he hadn't mentioned the incident to any one. If it had really been his own money, now, the whole town could know it and welcome. Was it because he had wondered what he would do with that money if it were his own?

His watch showed a quarter past eight. Nearly two hours had elapsed—and no message from the Majestic. That was curious. Not many men could drop twenty-two hundred dollars out of the window and remain in ignorance of the loss for nearly two hours. Either the owner didn't know what had happened or else he hadn't been in the hotel anyway. Those were the only sane deductions. If the money had fallen from one of those office buildings, of course there would be an advertisement in the morning paper. But if it were from the Majestic, why this protracted delay?

He tried to read, but the story concerned the business success of a bright young man with small capital, and he discovered that he was dreaming again. He tried solitaire, and sat for fifteen minutes in the middle of the game without playing a card. Twenty-two hundred dollars would allow margins on a lot of good stocks; Midvale Steel looked good, and Chevrolet Motors. He put down the deck, and verified the process which had assured him, by mental arithmetic, that twenty-two hundred dollars was as much as he would earn, at his current salary, in three whole years, lacking nine weeks. The material evidence of labor takes up so little space!

THE rattling of his door-knob set his heart to pounding; he was immensely relieved to hear Hancock's steady voice. As he turned the key, he resolved to tell Hancock all about it; but when Hancock expressed pleasure that Morgan had recovered his spirits, Morgan didn't tell him. Instead, he professed vast depths of philosophical revery, and alleged an intention to wring a decent income out of the motor company, if it took a lifetime.

"I knew you weren't a quitter," said Hancock happily. "Keep going, old boy; you'll get there before you know it."

The evening wore on; Morgan, with one ear always aimed toward the telephone, began to fidget. He talked in jerks, and essayed to hide his nervousness under a mantle of great hilarity. At ten o'clock he succumbed, and, making vague excuses to his friend, hastened around the corner to a drug-store, and got the manager of the Majestic on the wire.

"No one has reported any loss, Mr. Morgan," said the hotel man civilly. "I'll instruct the desk to look into it. What was in the bundle, did you say?"

"That's for the other fellow to say. It was simply a flat parcel done up in yellow paper."

"Thank you for advising us. I'll give you a ring if anybody turns up. Very kind of you. Good-by."

Back in his room, Morgan alternately conversed with remarkable vigor, and sat in dead silence, until Hancock wandered off to bed. Twenty-two hundred dollars—lost for four hours, and no trace of the owner! Queer that some men wouldn't even miss it—while others might be financially embarrassed at having to pay sixty cents for a taxicab! He decided that at midnight he'd stop this silly vigil and go to sleep. Quarter of eleven now.

Let's see—a man could buy two pairs of black foxes for two thousand cash and three thousand in notes—or he could get a good automobile agency in Rio or Cape Town—last year Cape Town absorbed twelve thousand motor-cars. Suppose you sold only two hundred the first year? The commission would be two hundred dollars apiece, but the overhead would eat up a hundred and forty or fifty—and you'd need a service station, and a supply of parts—

Half past eleven. No message from the Majestic yet. Two thousand dollars invested in General Motor at 85—

Midnight. The dreamer of dreams reclined in his Morris chair before an empty fireplace, and upon his face was the smile of a man who is seeing visions, and interpreting them as he sleeps.

IT was nearly seven o'clock when he awoke, cramped and stiff and unrefreshed. His first thought was of the treasure in his keeping; his first act was to assure himself that it was inviolate. And, even before breakfast, he went out to secure a morning newspaper and to scan thoroughly the columns of classified advertisements. To his amazement, the "Lost and Found" section bore no message for him.

Two alternatives presented themselves: he could go to the police or he could take the initiative in advertising. The former suggestion he had already considered and discarded; the latter he approved and decided to adopt. On the way to the office, he thought, he could stop at the *Courier* building and insert a conservative recital of the facts.

But his friend Hancock, not being subject to psychological waves of repulsion, didn't comprehend that on this particular morning his company wasn't desirable. Instead, the Amherst man—who had once contemplated studying for the ministry—apparently regarded it as his duty to deliver a lecture upon two main topics: the dignity of labor, and the loyalty of workman to master. From the moment he left the breakfast-table with Morgan until they arrived at the motor factory, he elaborated these points with great earnestness, bringing out with due emphasis that well known set of platitudes beginning with "Keeping everlastingly at it brings success" and ending with "More is in you." And Morgan, who ordinarily would have had no reasonable excuse for entering the *Courier* office, couldn't fabricate an explanation offhand, and wasn't ready yet to share his secret, so that of necessity he postponed until evening his visit to the local newspaper. Even then, he read carefully the afternoon edition, and telephoned the hotel once more, before he risked the price of a five-line notice.

After dinner, he put the tobacco jar in a kit-bag, and locked the bag; deposited the bag in his trunk and locked the trunk and went to call on the very nicest girl he had ever known. One of the primary causes of his great admiration of her was that, although her father was distinctly a capitalist, she was infinitely more pleased by a bunch of violets than by a dozen or two of American Beauties; and she was also so active and vivacious that almost any time she would rather walk in City Park than sit in a two-dollar entresol. She belonged to a cooking class, and was taking a course in domestic science; and the mere coincidence that she went to her lessons in a twelve-cylinder runabout doesn't imply a lack of sincerity in her motives.

TO-NIGHT she preferred to stay indoors and talk; and Morgan found himself, as usual, telling her his problems and his accomplishments, and enjoying himself hugely at no expense save an occasional shortening of the breath and a dangerous fluttering of the heart. He didn't tell her of his discovery of yesterday, but he did confess the shattering of his financial hopes, and he got for it somewhat more sympathy than he really deserved.

"Still," she said, "one doesn't get the worth-while things without working for them, Sheldon. Success isn't to be picked up in the street."

Morgan started and flushed.

"Of course not," he conceded.

"And over at the factory—I know something about it, you see—they only want the very strongest, the very most determined men. It's the same principle as they use at West Point—they're simply trying you out. And you're so young—"

"I'm not as young as all that."

"And it *is* hard to come straight from college in a strange city where you hadn't any friends—I don't wonder that you're depressed sometimes."

"It's the uncertainty," said Morgan. "I don't know what I'm working for. I haven't anything to drive me ahead. And this steady plugging, with barely enough to live on—well, once in a while it gets my nerve."

"I know." Her smile was vastly encouraging.

"If I only had something definite to work for—"

He left the sentence unfinished as he met her eyes. At a single glance the worldly considerations of wealth, of position, of achievement went by the board; and the pair sat breathless on equal terms.

"Anita!" said Morgan, in a voice unexpectedly gone uncontrollable.

Her hands closed upon the arms of her chair with sudden tenseness; the look in her eyes was a revelation to him.

"Anita!" he said, moistening his lips. "Why—Anita! If it hadn't been for you I couldn't have stood it this long. If I thought there were one chance in a million—" There was a period of constrained silence. "*Is* there?" he asked under his breath.

The girl nodded slowly, averting her face from him.

Morgan swallowed hard.

"And you know how long it may take? You know I haven't anything except my salary? It may be three or four years—"

"I know," she said, almost inaudibly.

"And you'd be willing to wait?"

Again she nodded. Morgan went to her. She rose to meet him. He took both her hands and held them tightly between his own.

"Then—I want you to know," he said unsteadily, "that I'm going to make good for you! I'm *going* to! They can't stop me—now!"

His arms went around her, and her head drooped against his shoulder.

"I know you will," she whispered. "I *know* you will!"

EVEN in his new mood of exaltation, he couldn't entirely forget his responsibility toward an unknown Crœsus. For three days he paid for the advertisement; he had no responses. On the fourth day, baffled and apprehensive, he took the money to the First National and hired one of the smallest-sized safe-deposit boxes. To relieve his mind of a fear that had gradually taken form, he extracted the topmost bill from the sheaf and pushed it through the receiving teller's window.

"I want to know if that's genuine," he said.

The teller made the customary tests, and pushed it back.

"I'll give you ninety-nine dollars for it myself—and make a profit!"

"Thank you," said Morgan. He inclosed the twenty-two bank-notes in a thick envelop, and saw them under lock and key. If, during subsequent nights, he continued to sleep poorly, the cause must be attributed to some reason other than the natural wakefulness of a guardian of trust funds.

BUT at the end of a fortnight the element of time had somewhat atrophied his earlier solicitude. He had used every means in his power to fulfil his quasi-contract with the unnamed Crœsus, and he had failed honestly. Little by little he began to harbor the natural presumption that findings are keepings. He put a hypothetical question to a legal acquaintance, and learned that already he had carried out his obligations under the statutes. Nevertheless, he told himself that he'd wait three months before he gave up hope of making restitution.

"As far as Morgan could estimate, there were about twenty hundred-dollar bills."

In the meantime he worked diligently, and spent the majority of his evenings with a girl whose confidence was essentially stimulating.

The stated margin of three months brought him no information. Bewildered by his good fortune, of which he hadn't yet breathed a word to any one, not even to Anita, he declared to his conscience that he was lawfully entitled to a hundred per cent. for salvage. The notes, however, he didn't remove from safe deposit. Mentally he had transferred them to his own account, but he still carried in the back of his head a remote suspicion that without warning he might sometime be summoned for a report of his stewardship. Within twenty-four hours after the constructive transfer, he began to construe in a new light his employment at the motor factory.

Between voluntary and involuntary labor, with the corresponding measures of pleasure and of depression at the task, there is a wide division of efficiency. A hundred days ago Morgan had gone to his toil with loathing, inspired partly by the poor return he had from it. After his sudden engagement he labored desperately, for the sake of the future, without altering his distaste for the character of the work itself.

Now, for the first time, he felt eclectic. He had twenty-two hundred dollars stowed away at the First National. He said to himself that if he couldn't discern good prospects in the motor company he needn't stay there.

He proceeded calmly to analyze himself and his relation toward the organization.

It was at this juncture that he was detailed to the inventory squad for the most cordially hated operation of the year.

"If you don't want to do it, you don't have to," said his immediate superior. "I know it's a dog's job. But I don't know who else I can spare. So—"

"No," said Morgan, grinning. "I don't have to if I don't want to—so I guess I will."

IT was in that spirit that he progressed. As each unwelcome assignment came to him, he transformed it, subconsciously, into something that he especially wanted to do, and do well. The little pile of bills at the First National armored his every resolution.

On each one of those occasions which, in the past, would have strengthened his intention to give up a useless struggle, he now fell into the habit of communing with himself:

"Here's a job I don't like. I don't *have* to do it. I can quit any minute. They don't own me here. Well—is it worth quitting for? Not much it isn't! Maybe they thought I'd crack under the strain. They only want the pluggers, do they? *I'll* show 'em something! Humph! Think they can make me quit, do they? Watch me!"

And so, sustained and soothed by the moral support of money in the bank, he proceeded to take unto himself all the most difficult, all the most thankless, all the most extraordinary items in a very comprehensive routine.

"Honestly," he said to Hancock, "I'm getting to feel as if the plant belonged to me. Queer, isn't it?"

His friend Hancock granted that it was indeed queer. In the initial stages, engaged men aren't usually so alert. But Hancock was pleased, and, because his former leaning toward the ministry had perhaps convinced him of the truth of the ministerial theory that all reforms originate in the pulpit, he modestly said that if his long talks on the subject had helped Morgan to a clearer insight, he was deeply gratified.

It was in October that the sales manager sent for Morgan.

"Usually," he said, "we don't think of allowing a man to travel for us until he's taken the student's course for two years; but you've been going very strong, Mr. Morgan—very strong—since last spring. Tell me, have you a savings-bank account?"

Morgan laughed aloud.

"Is that one of the duties of a salesman?"

"If a man can't save something—even a dime—out of fifteen dollars a week, he can't save anything out of fifty, or five hundred, and we want men who—"

Morgan tossed a bank-book across the table.

"I started at twelve, so when I went to fifteen in June, I thought I might as well save the other three."

The sales manager regarded him earnestly.

"You're a Yale man, aren't you?"

"Harvard."

"Oh, yes. And on the registration slip I think you said your father's a lawyer?"

"He was a lawyer."

"Pardon me—I wanted to know if you have any other source of income. I mean, this saving is actually out of your salary?"

"Actually out of my salary."

He smiled reminiscently.

"And two years ago the whole fifteen wouldn't have bought my clothes and theater tickets."

"I think," said the sales manager slowly, "we'll put you through the small towns in Ohio for a starter—beginning next week. Twenty-five dollars."

Morgan looked at the floor. Again he balanced his ambitions against the facts.

He wasn't a natural salesman, and he knew it. He also knew that selling experience was of vital importance for a man who expected to advance far in this technical field.

No one could dictate to him; no one could compel him to go on the road. If he resigned to-day, he needn't starve. He had a bulwark; he was independent.

He drew a long breath and looked up.

"Thank you," he said. "I hoped I'd get a chance to go out on the road."

"You'd better familiarize yourself with the State territory—"

"Oh, I have."

"You have? How?"

"Why, I room in the same house as Sam Hancock, of the agency division, and for six weeks or so I've been going over the State routes with him—nights."

The sales manager cleared his throat.

"All right," he said. "Report in this office to-morrow morning, then. That's all."

MORGAN went out on wings, and at half past eight he floated into Anita's house and told her the news.

"I *knew* you'd do it!" she told him radiantly.

"It's curious," said Morgan, "but I feel as if I could do anything in the world now—anything I put my mind to."

"I really believe you can, Sheldon."

He felt confident enough to approach concrete subjects.

"How much do you think I ought to have before we can think of being married, dear? It's coming nearer and nearer every day."

Anita was slightly dubious.

"Father *thinks* not less than two thousand a year; but he *insists* that you ought to save something first—quite a lot, I'm afraid—"

"How much?" he demanded.

"A thousand dollars," said Anita faintly.

"Next May," said Morgan, with quiet firmness, "we'll send out the invitations for a June wedding. I'll have the thousand!"

According to the schedule laid down

Continued on page 13

Things that Aren't Done

IF you have been properly and well brought up, you know how much of your early education you have painfully to unlearn. We were told repeatedly during our tenderer years that not one of the things pictured on this page ever happened. That's why we find them so interesting now. About women proposing. Of the thirty-seven different married people queried at random on this subject during one week, we found that in thirty-six cases the lady had popped the ?. The thirty-seventh lady was a Chautauqua lecturer and had had a bad throat that spring.

Photograph by Brown Brothers.

ABOUT women smoking. It isn't done, we were told. Nevertheless, in this great land of the free thousands of perfect ladies, besides Miss Enright of the Washington Square Players, reach into thousands of feminine pockets for cigarette-cases every evening. Tobacconists aver that the little fib about "my brother's brand" is no longer employed. Auntie smokes between church and dinner; mother smokes when she goes camping with father; big sister smokes in tea-rooms; and little sister practises on corn-silk along with little brother out behind the barn.

Photograph by Paul Thompson.

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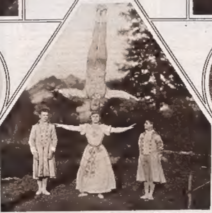
AMONG other fallacies we were taught in our youth was that one about "woman's place being in the home." We found one there the other day, but it was some one's else home, and she was an interior decorator. Nineteen-year-old Miss Constance Bennett feels most at home on the 85-foot pole atop the Equitable Trust Building, 420 feet above the level of Wall Street. Long may you continue to rise, Miss Constance. You are our favorite steeple-jill.



Photograph from Barnum & Bailey.

THIS lady is working hard to support her husband in the style to which he is accustomed—a phenomenon which our early education never prepared us for in the least. Life isn't all beer and skittles, though, for a husband situated as this one is. Being supported gracefully takes as much practice and application as ringing up the nickels and wafting home the pay envelope to mother each Saturday night.

Photograph by Brown Brothers.

IF you are a young woman they began telling you about the things ladies do and don't do the fall that you entered your teens. Going buggy-riding with a dark, handsome stranger headed the list of the "never-nevers." And yet! We haven't driven in parks, but we have walked there; and the number of devoted brothers and sisters you see out together—well, it's astonishing.

THERE is a town out in Indiana whose Woman's Civic Club had for its chief activity last winter "a campaign to lengthen the skirts of our young girls." "Why, fellow members," said the speaker who launched this reform, "there are young women in this city whose hosiery is visible above the tops of their high shoes! We must make them realize that such things are not done by nice people." Maybe they can make a few of their most inexperienced youngsters believe that; but, as for us, this is one of the very nicest young ladies we met all summer.

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BEFORE the war grandmother could always be found in her corner by the fire, with willing hands ready for a thousand and one homely household tasks. As for gadding about the city or the countryside—it wasn't done. But now, with their world turned upside down by war, the chimney corner is the very last place to look for grandmothers. They are harvesting the crops, working in the factories, helping with the traffic on tram-cars and taxicabs. The hard work they have done for sixty years seems child's play to them now.

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Colonel Ho

WHENEVER the President doesn't know exactly what to do he has a House party. He talks things over with Colonel E. M. House of Texas, and the next morning all is settled. There have been a great many of these Colonel Houses—powers behind the throne. Catharine de' Medici was the Colonel House of her day. She was the wife of one king and the mother of three, but it was only during the reign of her second son, Charles IX of France, that she really Colonelhoused. Charles IX was ten when he came to the throne, and she so used him to play the Catholics and Protestants off against each other that she succeeded in bringing on the Thirty Years' War.

Photograph from Charles L. Ritzmann.

"CHOOSE between this feller and me," said the queen mother of Louis XIII of France, looking very scornful. The fellow to whom she referred was Cardinal Richelieu, whose morning exercise consisted in twisting Louis XIII twice around the forefinger of his left hand. Poor, weak little Louis agreed to give Richelieu up; but, though he hated him, he didn't have the nerve to fire him. And so Richelieu held on until his death, laying the foundations for the greatness of Louis XIV, and incidentally getting France so plentifully sick of monarchs that a few years later the French people began chopping off heads right on the corner of Main Street, Paris.

THE "man of blood and iron," they called Bismarck, from which most people have drawn the conclusion that he lived on raw meat and wire nails. On the contrary, he was a good husband and companion. But in matters of politics he wouldn't hesitate to change the text of a telegram, when giving it to the newspapers, and he believed that the Lord was generally on the side of the fellow that hits first and hardest. Wilhelm the present told him he had better look around for another job; whereupon Bismarck had inscribed on his tombstone: "A loyal servant—*of Emperor Wilhelm I.*"

Photograph from Charles L. Ritzmann.

BEHIND the grocery counter young Mark Hanna shoveled out the prunes, and even while he did it his eye was on the day when, as political boss of the United States, he would deal out political plums. Once, when he prosecuted some men for burning shafts in his iron-works in a labor strike, the strikers were defended by a young chap named William McKinley. So much was Mark attracted to William that he said: "I'll make that young fellow President"; and, sure enough, he did just that little thing.

Photograph from Charles L. Ritzmann

"THE Honey-Pot," they called Mary Queen of Scots, so many courtiers buzzed about her. But, while her cousin Elizabeth kept her suitors buzzing and never married any of them, Mary's love affairs were in a constant tangle. James Hepburn, Earl of Bothwell, was the most masterful of the suitors. He gave her to understand that she might be a queen, but he was going to be the boss. Though he never really loved her, he gained such complete mastery over her that she was suspected of encouraging him in the murder of her husband. Let us draw a veil over this terrible scene.

es of History

TURN where he will, President Wilson is surrounded with a malignant hedge of whiskers. To the south of him, Carranza's whiskers; to the west and north of him, Hughes' whiskers; and eastward, across the sea, Von Tirpitz's whiskers. Probably one of the reasons why Von Tirpitz lost his job is shown in this picture of Herr Albert Ballin, head of the Hamburg-American line. Herr Ballin was quite anxious that Germany should not break off relations with America—for several reasons; one of them being that we have a couple of hundred million dollars' worth of his boats tied up to our docks.

Photograph from Bain News Service.

Photograph from Charles L. Ritzmann.

YOU have heard the story of the Englishman visiting in the home where every chair and door had a music-box attached to it. "How did you enjoy your visit?" he was asked. "Aw, now—really, you know, it was awful! Why, y'know, there was music everywhere—in the chairs, in the closets, everywhere. And every time I jumped into the bawth-tub the blamed thing began to play 'God Save the King,' and I had to stand up again." All of which we put in because we really don't know anything about Viscount Esher, except that he is always at King George's elbow, and is popularly supposed to be the power behind the English throne.

HERE is a true story for you, girls, to prove that if you really work courteously and nicely at your ribbon-counter, maybe some day the millionaire will walk through the store and marry you. Madame Maintenon was born in prison, of dissolute parents. At the death of her father she was dressed as a peasant and set to tend poultry. Then Maintenon, an aged man of letters, met and married her, and at his home she met all the prominent men of her day. When he died she became tutor to Louis XIV's children, and there her purity in an impure age so endeared her to the king that he married her. Her influence was the most beneficent exerted on the magnificent and dissolute monarch, who died before she did—proving again that the faster you live the sooner you're through.

SOMETIMES we have thought to ourselves this: "If William J. Burns were to come to us and offer to put a detectaphone into any room in the world that we would pick out, what room would we choose?" And we have sometimes thought we would choose the shaving room of King Constantine of Greece. We would just like to know what sort of conversations go on between him and Queen Sophia (here shown) in the mornings when Const is wielding his safety razor. The Greeks want to fight the Kaiser—and Sophia is the Kaiser's sister. Thus far she has held Greece strictly neutral. But how long can she keep her place as the power behind the throne? How long will there be a throne to be behind?

Photograph from Charles L. Ritzmann.

SOME said that she fell in love with him when they were both imprisoned in the Tower, and that they were married, and that Lord Bacon was the son of their marriage. And some said that they weren't married, but were going to be. But, anyway, Robert Dudley, Earl of Leicester, managed to keep his influence strong over the great Queen Elizabeth as long as he lived. He kept his wife in the country; and when she fell downstairs and cracked her neck, he was accused of easing her along to a quick death. All of which got him nowhere, for most historians believe that Elizabeth was "wedded only to her country."

Million-Dollar Widows

IF somebody in California had not happened to pick up a gold nugget in his back yard in 1849, Ella Wheeler Wilcox and Arthur Brisbane and Dr. Parkhurst might to-day be working for a living instead of writing for Mr. Hearst. William Randolph's father, George Hearst, followed the lure of the gold from Missouri to California in 1850, and died a United States Senator from California in 1890. "I would have a woman as true as death," he said, and so saying left his enormous fortune to his wife, Phœbe Apperson Hearst, on condition that she should not marry again.

Photograph from International News Service.

"CRUSH me if you will," said the late Edward H. Harriman to his enemies, "but long after I die my work will live, for I have been a builder." And having complete faith in the woman who is now his widow, he signed a will giving her outright the railroads with which he had written his name across the continent. His will did not mention his personal charities, his children, or the play-ground he had promised the people. But Mrs. Harriman is looking after both his boys' club and his children. Also Bear Mountain is now the property of New York State.

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MARSHALL FIELD, of Chicago, in his will gave only a million to his widow, Delia Spencer Caton Field, and a million to his daughter, Mrs. David Beatty of England. Aside from bequests amounting to $25,568,000, the remainder of Mr. Field's fortune was left in trust for the two descendants of his son, the late Marshall Field, Jr., to be kept intact until one of them should attain the age of fifty.

Photograph by Paul Thompson.

IN 1906, when Russell Sage died, he gave practically his entire fortune of $80,000,000 to this millionaire widow—Margaret Olivia Slocum Sage. In one year, 1907, Mrs. Russell Sage gave away $13,416,000. Impartially generous to *causes*, she is interested in wild birds, educational institutions, historical societies, women, and hospitals. Her check for $10,000,000 started the Russell Sage Foundation for the betterment of social conditions, and a steady patter of her $2500 checks keeps the suffrage cause warm. But if you're hungry don't ask her for a hand-out. She is peculiarly indifferent to *personal* appeals.

Photograph from W. C. Robertson.

"I AM the luckiest man in the world," said Thomas Shevlin. "I have the finest wife in the world, a son, health, and plenty of money. What more could a man want?" Yet he crumpled quickly under the attack of disease and died in his early thirties. To his beautiful young wife he left large lumber interests, a fortune in securities, and more than a million dollars in life insurance.

IN 1899, when Cornelius Vanderbilt died, Mrs. Vanderbilt received The Breakers and the family pew in Trinity Church at Newport, the Vanderbilt box at the Opera, the Vanderbilt town stable, $2,000,000 in securities, an additional income of $250,000 a year, and the town house, which she has opened only once—on May 28, 1915, for a memorial service for her second son, Alfred Gwynne Vanderbilt, a *Lusitania* victim.

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EVERYBODY knew of J. Pierpont Morgan, but very few people know of Mrs. J. Pierpont Morgan, although they had been married forty-eight years when Mr. Morgan died. Daughter Anne may come out frankly since her father's death and say, "I have not yet met a man whose wife I'd rather be than the daughter of J. Pierpont Morgan." But Mrs. Morgan does not express her views. Besides a trust fund of a million dollars, Mrs. Morgan has an annual income of $100,000 and the life use of two estates.

© Paul Thompson.

Continued from page 8

for him, he duly made his trial swing around the State circuit. From the first interview to the last, he abhorred it; and from the first interview to the last, he made an astonishing record of small successes. This was because he wrote out, at least once a day, a curt resignation, and tore it up without wasting a postage stamp; and because, also, he approached each potential customer in a spirit that was practically invincible—repeating over and over to himself in the ante-room that this would absolutely be his very last selling argument, so that he *must* make it a good one, and retire in a blaze of glory.

And at night, after filing his report to headquarters, he smoked thoughtfully and resolved to complete the trip anyway. After that, of course, he could do as he liked; but, since he had voluntarily undertaken this phase of commerce, he should in common decency see it through.

The net result was a brief commendation from his chief and a new quartered-oak desk in the sales department.

LONG since, he had come to look upon his find as personal property. Now he debated the advisability of using it to establish a checking account. Here, however, a certain romantic tendency in his disposition came into prominence. He thought that it would be far better, far more satisfying, to leave that treasure intact, for use next June. He'd like to reach his self-appointed goal without even having appropriated the funds to his own balance, whether he drew against them or not. That would be eminently pleasurable.

Furthermore, he was fully aware that the rightful owner might still appear on the horizon.

Lastly, he knew that employees of the motor company didn't carry hundred dollar bills, as a rule, and that no bank in town would fail to make investigation in case of such a deposit.

His own skirts were clean, but if there were a formal inquiry he was afraid that the ubiquitous police department would claim jurisdiction over the money—and shortly discover a convenient person who had lost it. And in its present location it was quite safe—and Morgan could afford, in consideration of peace and security, to sacrifice three and a half per cent. interest.

In November and December he made additional trips. The day before Christmas the sales manager summoned him to his desk.

"Mr. Morgan," he began, "I've been asked how it happens that you know so much more about this department than I do."

His tone was serious, but his eyes were smiling.

"Here you've put stock in four towns I personally marked N. G., and you want agencies in three places I don't like and two I never heard of. What's the answer?"

The answer was that Morgan, goaded by the knowledge that he needn't study if he didn't care to, had taken exquisite delight in devoting ten or twelve hours a week to the assimilation of innumerable rows and columns of statistics.

Yet, after recovering from a bit of embarrassment, he said:

"Why, crops were pretty good down that way—"

"Crops! They weren't nearly so good as last year!"

"Oh, you're thinking of *wheat!* That's where we've always made a mistake down in those districts. They're a lot more interested in grapes and truck-farming. It doesn't seem just logical, but it's true. And down in Terrytown there's a garage on the main road that does a ten thousand a year business in repairs alone. And in Kingdon—the other village you don't know—there are over two hundred and fifty motors owned; but Kingdon's so near Marietta that the Marietta agencies get the sales. We've got only seven cars out of the two hundred and fifty. So I don't want an agency in Kingdon, but we ought to see that we have a demonstrator over there regularly—there's only one garage, so we can tie that up as a service station. We ought to put a hundred cars in Kingdon inside of a year."

"How much more information have you got—that I haven't?"

"Well—" Morgan hesitated.

THE sales manager watched him intently.

"Mr. Morgan," he said, "we run this factory on a peculiar system. We try, as far as possible, to get intelligent college graduates for our executive departments—men with brains—to come with us. It's a survival of the fittest. We take a man and pay him perhaps less than he earns—sometimes a great deal less. We watch him, and watch his habits. And we cause him to suffer some hardships—and if he gets past the rocks we try to compensate him.

"Now, last June you were still one of the doubtful cases. By October you were stamped O. K. We never intended you for a road man—your work should be more in planning and organizing. From the first of January you're slated to stay in this department as a sort of general factotum to me and my assistant. You'll be partly a secretary and partly an assistant yourself.

"But you've made good—thoroughly—and this is what we do for the men who do make good—that's one man out of every ten or twelve. Your salary will be the same as it is for six months. Then it goes to forty—and at that time you get a bonus in cash equivalent to the difference between your income for the second year—and forty dollars.

"That's how we pay the one college man out of every dozen who makes good. Your bonus ought to be in the neighborhood of—let's see—some seven hundred dollars. And after that—we hope we'll have to sit up nights trying to hold you down." He leaned back and smiled paternally.

"The rest of this afternoon," he said, "you'd better lay off."

"But—I—"

"It seems to me," said the sales manager, polishing his glasses, "that if I were in your place I'd like to hurry around and tell somebody about it."

He smiled even more broadly at the expression on Morgan's face.

"That's another thing," he added. "We're always glad to give men in important positions a little extra vacation in June—for cause."

ALTHOUGH he no longer needed any moral stimulus to hold him rigidly to business, it wasn't until the third week in May that Morgan at last turned the key of his safe-deposit box and brought to light the heavy envelop with its precious contents.

He nodded familiarly to the receiving teller, who by this time knew him rather well, and made out a cash slip.

"Well, Mr. Morgan!" said the teller. "You can furnish a whole block of houses with this!"

He began to run over the bills, paused at the third, proceeded slowly to the fourth and fifth, glanced up at Morgan, and whistled.

"Wait just a minute?" he asked.

"Certainly," said Morgan, preparing for the inevitable but long-delayed explanation.

A moment later an attendant touched him on the arm.

"This way, please."

Morgan followed him down a corridor paneled in mahogany, to a door that opened at the attendant's knock. In a small room a gray-haired man sat at a flat-topped desk. Another stranger and the teller were standing.

The bills lay scattered on the glass top of the desk.

"Mr. Morgan," said the teller, "Mr. Story, our president, and Mr. Murphy, our cashier."

Morgan bowed to each.

"Mr. Morgan," said the president deliberately, "would you mind telling me exactly—*exactly* how you came into possession of this money?"

Morgan didn't mind in the least.

"Not at all. I found it on Main Street, in front of the Hotel Majestic, about quarter past six on the last day of June last year."

The three officials exchanged glances.

"Last day of *June*—"

"That's about right, I think."

"Of course we can verify it."

The president tapped impatiently on his desk.

"How are you so sure of the date, Mr. Morgan?"

"Why—I'd finished a calendar year out here, Mr. Story, and I'd had a big disappointment. That rather fixed it in my memory."

"I see. Did you make any attempt to find who lost this money?"

"Yes. You'll find my advertisement in the *Courier* for the first three days in July—and you can see if the manager of the Majestic remembers how many times I called him about it. Why—"

"The fact is, Mr. Morgan," said the president very gravely, "that—twenty-one of these bills are excellent counterfeits—and one is good."

Morgan caught his breath.

"C-counterfeits!" he gasped. "Why—why, I brought one in here—last year—and—"

"Yes, I remember that," corroborated the teller. "That must have been the one on top."

"It was; but—"

"Let me say now, Mr. Morgan," the president went on soberly, "there's no reason to doubt your word—none at all. We're very sure that you aren't concerned. Unfortunately, however—"

"*This* was the evidence!" said the cashier explosively. "This was all there was! And if anybody at the Majestic had had his wits about him—or if that bone-headed force of ours had had sense enough to see the point behind your ad—if you mentioned *where* you found this stuff—"

"I *did*; but—"

"ON the last day of June last summer," said the president, "Secret Service men arrested in the Majestic a rather well known artist—internationally well known; in fact, the best—or the worst—counterfeiter in the civilized world. He was released later—because no evidence was found on him."

"He must have thrown it out of the window—"

"And you found it!" said the cashier.

"I'll want you to make an affidavit—when we take the matter up with Washington—"

"It's pretty tough on *you*," consoled the teller.

"The one genuine bill, I suppose, goes to you, Mr. Morgan. I don't see why not. The others we must retain, of course—"

Morgan took the crinkly yellow certificate, looked at it, and began to laugh.

"C-counterfeit!" he stammered. "C-counterfeit!"

He put his hand on the door-knob, and turned for a final word.

He was thinking of Anita, and of his new salary, and of his comfortable balance saved by main strength, and of his guaranteed fortune, all brought about by his faith in the validity of these lying bank-notes.

"C-counterfeit!" he choked. "Well, if they'd all been g-genuine—I'll bet I'd have been the—the P-President of the United States by this t-time!"

He went out; the door closed; his footsteps echoed in the corridor; his laugh rang high and joyous. In the president's room the three officials stared into one another's eyes.

"Now, what in thunder," said the teller slowly, as he pawed the twenty-one spurious bills, "could he have possibly meant by *that?*"

"'Anita! You know I haven't anything except my salary? And you'd be willing to wait?'"

Why Are Rolling Stones?

By LELLA FAYE SECOR

FIFTY thousand people drop out of sight in the United States every year [illegible] Why do they leave their homes? What compelling instinct sends them out to be wanderers on the face of the earth?

[illegible] through the [illegible] columns in some of the city dailies and you will run across scores of advertisements like these:

Wanted—Information concerning William [illegible] ranch in Wyoming [illegible]

[illegible] Thomas (Kid) Dore [illegible]

These men and hundreds more have run away from home, while your boy, like many others, is content to hang up his hat in your office at nine o'clock every morning. Wherein lies the difference? Your neighbor's daughter gives her family no end of worry by running away periodically, while your own Mary is satisfied and happy at home. Why is this?

All [illegible] the problem. The parents of many a runaway Mary and John have surrounded [illegible]

[illegible] before he was discovered. [illegible] years since this episode he has run away many times, despite the best of home influences, and often stayed away from home nights.

His mother [illegible] treat day for [illegible] a violin lesson, which he [illegible] enjoyed. Then [illegible] of his mother's watchful care, he would slip away and be gone until midnight. His father took him on a trip to Europe, but the desire to run away seemed uncontrollable, and he was placed in an institution. From this place he ran away thirteen times.

Why is this boy such an incorrigible nomad? The whole question, according to experts of the Carnegie Institute, is largely a matter of inheritance. These [illegible] nomadic impulse is not a constitutional or acquired trait, but a racial or [illegible]

While the roaming tendency is not confined to men,—as witness the women gipsy wanderers,—still it is much more pronounced in the male sex. This fact has led scientists to believe that nomadism is a sex-linked trait. They tell us, too, that the instinct is carried by the maternal germ cells, because the sons of nomadic mothers are almost certain to be wanderers, [illegible] though the father is decidedly a home-loving man. And if the [illegible] does not [illegible] they will [illegible]

What the Family History Showed

THUS an investigation into the family history of the runaway lad already mentioned reveals the fact that his father was [illegible] physician and a man of home-loving disposition. His [illegible] while a woman of refined and musical [illegible] was subject to frequent headaches and nervous trouble. She suffered from [illegible] was a [illegible] desperado, who drank [illegible] He was at one time involved [illegible] murder. So the boy who started running away at three years old was merely responding to an uncontrollable impulse inherited from his grandfather *through his mother.*

[illegible] then all the children are quite likely to be affected. But, as a rule, daughters inherit this trait only when the mother is actually nomadic and when the father comes from such stock.

Here is another interesting case.

Nellie, when fifteen years old, left home suddenly without the knowledge of her parents. She was befriended by a woman who kept her a day or so and then took her back to her mother. The girl [illegible] made no effort to locate her. Presently the girl returned of her own volition, but did not remain at home long. Three years later the doctors pronounced her a victim of tuberculosis, and she came home to die. Her father asked her why she had run away from home when they had been so anxious to keep her, and she replied, "Papa, I couldn't help it—something just made me go."

What was that strange driving force that "made her go"? Look back in [illegible] finds an answer to the question. The tell- [illegible] her mother, and in her father and grand- [illegible]

In the [illegible] under three heads. First, nomads of [illegible] out of work, who wander from lumber camp to mill town, peddlers, itinerant [illegible] who suffer from [illegible] alcoholic, epileptic, or feeble-minded [illegible] as the Huns, Normans, Crusaders, Gip- [illegible]

Many men have a constant struggle to subdue their desire to be on the go, and they succeed largely because of the press- [illegible] in whom the wanderlust is so compelling and overpowering that, though they may [illegible] them at last.

[illegible] these are the ne'er-do-wells of [illegible] men who simply wander from place to place and live out their lives on the open road as itinerant tinkerers or peddlers, because they can not settle down to do anything else.

But not all wanderers are ne'er-do-wells. Scott, Amundsen, Quackenbush, and most of the great explorers are prototypes of this class. Such a one, too, is [illegible] his autobiography Mr. [illegible] speaks of his tremendous [illegible] order to stimulate his mind to its keenest activity.

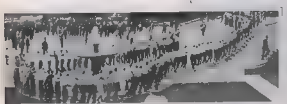
The Carnegie investigators cite the cases of several foreign missionaries and educators, who confess they were influenced not only by a desire to preach and teach the heathen, but by a longing to travel and see the world.

All Children Are Nomads

NEARLY all children show a natural inclination [illegible] Often, however, [illegible] usual conditions may account for this. But if a child inherits strong [illegible] it is very difficult to govern or overcome them.

[illegible] steamboat whistle on a fine spring morning fires you with a wild impulse to run [illegible] for which you started—then you [illegible] though you never yield to the impulse. And if you should look into your family history you would undoubtedly find an [illegible]

Higher Education



[illegible] school belongs. But they are back at their Alma Mater [illegible] old memories have been too much for them. Some people [illegible] about this being an over-civilized age. That is not one of our noblest [illegible]

NO Sunshine Society need sympa- [illegible] object

[illegible] and lead cheers in Greek. Also [illegible] of them can wear sport shirts [illegible]

How Boys Earn a Living

YOU have heard that rabbits are great multipliers. These have multiplied $100 by 3, and added a bank account and a trip to the Exposition for their owner. Allen Peckham is now a promising young financier of Inglewood, California, thanks to the bunnies. All this has been accomplished since two years ago, when his father lent him $100 and the back yard.

Photograph from M. S. Young

CARL FUNARO, of Brooklyn, New York, is not treasuring the snake in this bottle to put in the schoolma'am's desk, but for classification. Sometimes he helps high-school teachers in their science exam. corrections. He received $100 from the American Museum of Natural History for classifying Porto Rican beetles. George Schoonhoven, on the right, is also so interested in bugs that he won a grammar-school gold medal. He has no time for the movies.

Photograph from A. Perkins.

STOCKHOLDERS of the "Eat 'Em Up Candy Company" manufacture and sell their own products. The corporation capitalized last fall at $5. Stock sold at 5 cents a share. It is now quoted on the curb of the Syracuse Boys' Club at 15. Odors of butter-scotch and taffy are the only advertising found necessary.

Photograph from Marjorie D. Tucker

EVERY night, both moonlight and otherwise, all last fall Daniel Casey and James Malloy, up in the Berkshires, trapped and shot coons, muskrats, skunks, and one gray fox, to the tune of $100 apiece at the end of November. The little chap is a mascot.

Photograph from Club W. Perry

Photograph from Marjorie D. Tucker

BENJAMIN, the old-stove man, does a grate business in Syracuse, New York. He employs two other boys as helpers.

Photograph from H. F. Clark

JEROME PINGRAY (left) and Thomas Strain, of Bloomington, Illinois, collect rags, rubbers, and papers and sell them.

The Medium Who Was Never Exposed

ONE spiritualistic medium was never shown up. This was Daniel Douglas Home, who exhibited before many of the crowned heads of Europe.

Until his death, about twenty years ago, his travels were triumphs for him, both as a medium and as a social favorite. A man of great personal fascination, he gained the friendship and confidence of all who knew him.

Perhaps the fact that he never took money was one of the reasons that he was never suspected of fakery. Perhaps another reason was that so many of his séances were private. He was entertained for months at a time in the homes of his admirers, and this hospitality he returned by displaying his remarkable powers.

Some of his phenomenal feats, which can not be explained on the basis of fraud, are described by H. Addington Bruce in "The Riddle of Personality" (Moffat, Yard & Company). One of the most sensational of these was the levitation given in London, before a select coterie. The Earl of Crawford thus recounts the phenomenon he witnessed:

Out One Window, In Another

"I SAW the levitation in Victoria Street when Home floated out of the window. He first went into a trance and walked about uneasily; he then went into the hall. While he was away I heard a voice whisper in my ear, 'He will go out of one window and in at another.' I was alarmed and shocked at the idea of so dangerous an experiment. I told the company what I had heard, and we then waited for Home's return. Shortly after he entered the room. I heard the window go up, but I could not see it, for I sat with my back to it. I, however, saw his shadow on the opposite wall; he went out of the window in a horizontal position, and I saw him outside the other window (that is, the next room) floating in the air. It was eighty-five feet from the ground."

Lord Dunraven was the only witness of the following, which he tells thus:

"I remarked [after closing the window and rejoining the others] that the window was not raised a foot, and that I could not think how he [Home] had managed to squeeze through. He arose and said, 'Come and see.' I went with him. He told me to open the window as it was before; I did so. He told me to stand a little distance off. He then went through the open space, head first, quite rapidly, his body being nearly horizontal and apparently rigid. He came in again feet foremost, and we returned to the other room.

"It was so dark I could not see clearly how he was supported outside. He did not appear to grasp or rest upon the balustrade, but rather to be swung out and in. Outside each window is a small balcony or ledge nineteen inches deep, bounded by stone balustrades eighteen inches high."

Elongated Himself Eleven Inches

HOME'S own belief was that the spirits had lifted him out and in, and held him supported in the air, and on the same theory he would also explain the phenomenon of elongation, to the verity of which Lords Dunraven and Crawford strongly testified.

"On one occasion," Lord Crawford asserted in a Dialectical Society paper, "I saw Mr. Home, in a trance, elongated eleven inches. I measured him standing up against the wall, and marked the place. Not being satisfied with that, I put him in the middle of the room and placed a candle in front of him, so as to throw a shadow on the wall, which I also marked.

"When he awoke I measured him again in his natural size, both directly and by shadow, and the results were equal. I can swear that he was not off the ground or standing on tiptoe, as I had full view of his feet; and, moreover, a gentleman present had one of his feet placed over Home's instep, one hand on his shoulder, and the other on his side where the false ribs come near the hip-bone.

"There was no separation of the vertebræ of the spine; nor were the elongations at all like those resulting from expanding the chest with air; the shoulders did not move. Home looked as if he was pulled up by the neck; the muscles seemed in a state of tension. He stood firmly upright in the middle of the room, and before the elongation commenced I placed my foot on his instep. I will swear he never moved his heels from the ground."

Another phenomenon for which Home was famous was the fire ordeals during which he handled blazing substances without injury to himself. Indeed, Sir William Crookes, the famous scientist, his interest being aroused by the stories regarding Home's alleged supernormal powers, undertook an investigation of his mediumship. The results were so startling that Sir William did not hesitate to affirm that Home demonstrated the existence of a hitherto unknown physical force.

Played with Fire

ON one occasion, Sir William stated, Home deliberately drew from a grate fire several lumps of hot coal, including one that was "bright red," without sustaining any injury. On another he took a piece of "red-hot" charcoal and placed it on a folded cambric handkerchief, fanning the charcoal to a white heat with his breath, but doing no injury to the handkerchief beyond burning a minute hole in it.

Afterward Sir William tested the handkerchief in his laboratory, and found that it had not been chemically treated to withstand the action of fire.

While Mr. Bruce believes the testimony of the witnesses and the character of the medium to be unwaveringly sincere, he thinks the former were somewhat hypnotized by the medium into thinking they saw impossible actions, as the medium hypnotized himself into believing that he performed them.

The author does, however concede this much to mysterious forces: he believes in the power of one mind over another; and that life does not stop with death.

The Girl Beyond the Trail

By JAMES OLIVER CURWOOD

Illustration by Wladyslaw T. Benda

IN the smoker of a train traveling in the Canadian northwest, David Raine makes the acquaintance of Father Roland—a sort of missionary to the trappers and Indians—and tells his story: that of a young man wronged by his beautiful wife. In another car a woman asks David if he knows Michael O'Doone; she seems unreasonably disappointed at his reply that he is a stranger. She leaves the train and later David finds on her chair a forgotten package, which he puts in his pocket. Father Roland persuades him to leave the train with him and to stay overnight at the trapper Thoreau's hut. In his room that night, David opens the package and finds a photograph of a young girl dressed for bathing, standing at the edge of a pool, in evident fright of the photographer. An inscription tells him the picture was taken on Firepan Creek a year earlier. The girl takes on for David the quality of a living being in peril, and he resolves to find her. Next day he starts with Father Roland and an Indian named Mukoki on the ten days' trip to the missioner's hut on God's Lake. Half way they are to visit Tavish, who, Father Roland tells David, formerly lived on the Firepan. David immediately connects Tavish with the picture. When they reach his hut, they find Tavish's body hung from a beam outside the hut. On the eleventh day they arrive at God's Lake. In the weeks that follow the younger man becomes aware of a mysterious influence in Father Roland's life. It is his custom daily to enter a room, and there, behind a locked door, to play a violin. Once, coming out of the room, Father Roland drops the key on the floor and goes out of the house. David misconstrues this as an invitation to visit the room in its owner's absence, and he enters. He finds a woman's room containing furniture and a woman's clothing of an earlier period. He leaves the room hastily and puts the key where he found it. David becomes obsessed with the desire to find the girl in the photograph—about which, however, he has never spoken to any one—and he finally leaves Father Roland's hut. After weeks of adventurous travel, David finds himself in the neighborhood of the Firepan. His Indian guide has left him, and David travels alone with a wolf-dog, Baree. On the lookout for signs of habitation, David is nevertheless thrilled at finding the imprint of moccasined feet, followed by a bear track. David and Baree follow the tracks, puzzled at their proximity to each other. Suddenly from behind a boulder steps the girl of his picture, a little taller, a little older, but unmistakable. A monster bear follows her. David is speechless. "I am Marge O'Doone," says the girl defiantly, "and this is my bear."

"In an instant she was astride the big grizzly, digging her fingers into Tara's thick coat—her radiant hair about her like a cloud."

SHE was splendid as she stood there, an exquisite human touch in the savageness of the world about her, and yet strangely wild as she faced David, protecting with her own quivering body the great beast behind her. To David, in the first immensity of his astonishment, she had seemed to be a woman; but now she looked to him like a child, a very young girl. Perhaps it was the way her hair fell in a tangled riot of curling tresses over her shoulders; the slimness of her; the shortness of her skirt; the unfaltering clearness of the great blue eyes that were staring at him; and, above all else, the manner in which she had spoken her name.

The bear might have been nothing more than a rock to him now, against which she was leaning. He did not hear Baree's low growling. He had traveled a long way to find her, and, now that she stood there before him in flesh and blood, he was not interested in much else. It was a difficult situation. He had known her so long, she had been with him so constantly, filling even his dreams, that it was difficult for him to find words in which to begin speech. When they did come they were most commonplace. His voice was quiet, with an assured and protecting note in it.

"My name is David Raine," he said. "I have come a great distance to find you."

It was a simple and unemotional statement of fact, with nothing alarming in it, and yet the girl shrank closer against her bear. The huge brute was standing without the movement of a muscle, his small reddish eyes fixed on David.

"I won't go back!" she said. "I'll—fight!"

Her voice was clear, direct, defiant. Her hands appeared from behind her, and her little fists were clenched. With a swift movement she tossed her hair back from about her face. Her eyes were as dark as thunder-clouds in their gathering fierceness. She was like a child, and yet a woman. A ferocious little person—ready to fight, ready to spring at him if he approached. Her eyes never left his face.

"I won't go back!" she repeated. "I won't!"

He was noticing other things about her. Her moccasins were in tatters; her short skirt was torn; her shining hair was in tangles. As she swept it back from her face he saw under her eyes the darkness of exhaustion; in her cheeks a wanness that he did not know then was caused by hunger and by her tremendous struggle to get away from something. On the back of one of her clenched hands was a deep red scratch. The look in his face must have given the girl some inkling of the truth. She leaned a little forward, quickly and eagerly, and demanded:

"Didn't you come from the Nest? Didn't they send you—after me?"

She pointed down the narrow valley, her lips parted as she waited for his answer, her hair rioting over her breast as she bent toward him.

"I've come fifteen hundred miles—from that direction," assured David, swinging an arm at the backward mountains. "I've never been in this country before. I don't know where the Nest is or what it is. And I'm not going to take you back to it unless you want to go. If some one is coming after you, and you're bound to fight, I'll help you. Will that bear bite?"

He swung off his pack and put down his gun. For a moment the girl stared at him with widening eyes. The fear went out of them slowly. Her hands unclenched, and suddenly she turned to the big grizzly and clasped her half bared arms about the shaggy monster's neck.

"Tara, Tara, it isn't one of them!" she cried. "It isn't one of them—and we thought it was!"

She whirled on David with a suddenness that took his breath away. It was like the swift turning of a bird.

"Who are you?" she flung at him, as if she had not already heard his name. "Why are you here? What business have you going up there—to the Nest?"

"I don't like that bear," said David dubiously, as the grizzly made a slow movement toward him.

"Tara won't hurt you," she said—"not unless you put your hands on me and I scream. I've had him ever since he was a baby, and he has never hurt any one yet. But—*he will!*" Her eyes glowed darkly again, and her voice had a strange, hard little note in it. "I've been—training him," she added. "Tell me, why are you going to the Nest?"

It was a point-blank, determined question, with still a hint of suspicion in it; and her eyes, as she asked it, were the clearest, steadiest, bluest eyes he had ever looked into.

HE was finding it hard to live up to what he had expected of himself. Many times he had thought of what he would say when he found this girl, if he ever did find her; but he had anticipated something a little more conventional, and had believed that it would be quite the easiest matter in the world to tell who he was and why he had come, and to tell it all convincingly and understandingly. He had not, in short, expected the sort of little person who stood there against her bear—a very difficult little person to approach easily and with assurance, half woman and half child.

She was not disappointing. She was tremendously appealing. When he surveyed her in a particularizing way, as he did swiftly, there was an exquisiteness about her that gave him pleasurable thrills. But it was all wild. Even her hair, an amazing glory of tangled curls, was wild in its disorder; she seemed palpitating with that wildness, like a fawn that had been run into a corner—no, not a fawn, but some beautiful creature that could, and would, fight desperately if need be. That was his impression.

He was undergoing a smashing of his conceptions of this girl as he had visioned her from the picture, and a readjustment of her as she existed for him now. And he was not disappointed. He had never seen anything quite like this Marge O'Doone and her bear. *O'Doone!* His mind had harked back quickly, at her mention of that name, to the woman in the coach of the Transcontinental, the woman who was seeking a man of the name of Michael O'Doone. Of course the woman was her mother. Her name, too, must have been O'Doone.

Very slowly the girl detached herself from her bear and approached until she stood within three steps of David.

"Tara won't hurt you," she assured him again, "unless I scream. He will tear you to pieces then."

If she had betrayed a sudden fear at his first appearance, it was gone now. Her eyes were like rock violets, and again he thought them the bluest and most fearless eyes he had ever seen. She was less a child now, standing so close to him. Her slimness made her appear taller than she was. David knew that she was going to question him, and before she could speak he asked:

"Why are you afraid of some one coming after you from the Nest, as you call it?"

"Because," she replied with quiet fearlessness, "I am running away from it."

"Running away!" he gasped. "How long—"

"Two days."

He understood now—her ragged moc-

Copyright, 1916, by James Oliver Curwood.

casins, her frayed skirt, her tangled hair, her look of exhaustion. It came upon him all at once that she was standing unsteadily, swaying slightly, like the slender stem of a flower stirred by a breath of air, and that he had not noticed these things because of the steadiness and clearness of her wonderful eyes. He was at her side in an instant. He forgot the bear. His hand seized hers, the one with the deep red scratch on it, and drew her to a flat rock a few steps away. She followed him, keeping her eyes on him in a wondering sort of way. The grizzly's reddish eyes were on David. A few yards away Baree was lying flat on his belly between two stones, his eyes on the bear.

IT was a strange scene and weirdly incongruous. David no longer sensed it. He still held the girl's hand as he seated her on the rock, and he looked into her eyes, smiling confidently. She was, after all, his little chum—the girl who had been with him ever since that first night's vision in Thoreau's cabin, and who had helped him to win that great fight he had made; the girl who had cheered and inspired him for many months, and whom he had come fifteen hundred miles to see.

He told her this. At first she possibly thought him a little mad. Her eyes betrayed that suspicion, for she uttered not a word to break in on his story. But after a little her lips parted, her breath came more quickly, a flush grew in her cheeks.

It was a wonderful thing in her life, this story, no matter if the man was a bit mad or a huge impostor. He at least was very real in this moment, and he told the story without excitement, and with an immeasurable degree of confidence and quiet tenderness, as if he were simplifying the strange tale for the ears of a child—which, in fact, he was endeavoring to do; for, with the flush in her cheeks, her parted lips, and her softening eyes, she looked more like a child to him now than ever.

His manner gave her great faith. But of course she was, deep in her trembling soul, quite incredulous that he should have done all those things for her—incredulous until he ended his story with that day's travel up the valley, and then, for the first time, showed to her, as a proof of all he had said, the picture.

She gave a little cry then. It was the first sound that had broken past her lips, and she clutched the picture in her hands and stared at it; and David, looking down, could see nothing but that shining disarray of curls, a rich and wonderful brown in the sunlight, clustering about her shoulders and falling thickly to her waist. He thought it indescribably beautiful, in spite of the manner in which the curls and tresses were tangled. They hid her face as she bent over the picture.

He did not speak. He waited, knowing that in a moment or two all that he had guessed at would be made clear, and that when the girl looked up she would tell him about the picture, and why she happened to be here and not with the woman in the coach—who must have been her mother.

When at last she did look up from the picture, her eyes were big and staring, and filled with a mysterious questioning.

David, feeling quite sure of himself, said:

"How did it happen that you were away up here, and not with your mother that night when I met her on the train?"

"She isn't my mother," replied the girl, looking at him still in that strange way. "My mother is dead."

AFTER that quietly spoken fact, that her mother was dead, David waited for Marge O'Doone to make some further explanation. He had so firmly convinced himself that the picture he had carried was the key to all that he wanted to know—first with Tavish, if he had lived, and now with the girl—that it took him a moment or two to understand what he saw in his companion's face. He realized then that his possession of the picture and the manner in which it had come into his keeping was a matter of great perplexity to her, and that the woman whom he had met on the Transcontinental held no significance for her at all, although he had told her with rather marked emphasis that this woman—whom he had thought was her mother—had been searching for a man who bore her own name, O'Doone.

The girl was plainly expecting him to say something, and he reiterated this fact—that the woman in the coach was very anxious to find a man whose name was O'Doone, and that it was quite reasonable to suppose that her name was O'Doone, especially as she had with her this picture of a girl whose name was also O'Doone.

It seemed to him a powerful and utterly convincing argument—for something. It was a combination of facts difficult to get away from without certain conclusions. But this girl, who was so near to him that he could almost feel her breath, did not appear to comprehend fully their significance. She was looking at him with wide-open, wondering eyes, and when he had finished she said again:

"My mother is dead. And my father is dead, too. And my aunt is dead—up at the Nest. There isn't any one left but my Uncle Hauck, and he is a brute. And Brokaw. He is a bigger brute. It was he who made me let him take this picture—two years ago. I have been training Tara to kill him—to kill any one that touches me when I scream."

SHE did not look at the picture clutched in her hands, but straight at him, her eyes darkening.

"He caught me there near the creek. He *frightened* me. He made me let him take it. He wanted me to take off my—"

A flood of blood rushed into her face.

"I wouldn't be afraid now—not of him alone," she cried. "I would scream and fight, and Tara would tear him into pieces. Oh, Tara knows how to do it—*now!* I have trained him."

"He compelled you to let him take the picture," urged David gently. "And—"

"I saw one of the pictures afterward. My aunt had it. I wanted to destroy it, because I hated it and I hated him. But she said it was necessary for her to keep it. She was sick then. I loved her. She used to kiss me nights when I went to bed. But we were afraid of Hauck—I don't call him 'uncle.' *She* was afraid of him. Once I jumped at him and scratched his face when he swore at her, and he pulled my hair. She died holding my head down to her and trying to say something; but I couldn't understand. I was crying. That was six months ago. Since then I've been training Tara—to kill."

"And why have you trained Tara, little girl?"

David took her hand. It lay warm and unresisting in his, a firm little hand.

A shudder went through her.

"I heard—something," she said. "The Nest is a terrible place. Hauck is terrible. Brokaw is terrible. And Hauck sent away somewhere up there"—she pointed northward—"for Brokaw. He said—I belonged to Brokaw. What did he mean?"

She turned so that she could look straight into David's eyes. She saw the slow, gathering tenseness in his face as he looked for a moment away from her.

"What did Hauck mean?" she persisted. "Why do I belong to Brokaw—that great red brute?"

His voice was gentle, but the hard lines did not leave his face.

"How old are you, Marge?" he asked.

"Seventeen," she said.

"And I am—thirty-seven!" He turned to smile at her. "Is this man Brokaw at the Nest, Marge?"

She nodded.

"He has been there a month. He came after Hauck sent for him, and went away again. Then he came back."

"And you are running away from him?"

"From all of them," she said. "If it were just Brokaw I wouldn't be afraid. I would let him catch me, and scream. Tara would kill him for me. But it's Hauck, too. And the others. They are worse since Nisikoos died. That is what I called her—Nisikoos—my aunt. They are all terrible, and they all frighten me, especially since they began to build a great cage for Tara. Why should they build a cage for Tara out of small trees? Why do they want to shut him up? None will tell me. Hauck says it is for another bear that Brokaw is bringing down from the Yukon. But I know they are lying. It is for Tara."

Suddenly her fingers clutched tightly at his hand, and for the first time he saw under her long, shimmering lashes the darkening fire of a real terror.

"Why do I belong to Brokaw?" she asked again, a little tremble in her voice. "Why did Hauck say that? Can—can a man—*buy* a girl?"

The nails of her slender fingers were pricking his flesh. David did not feel their hurt.

"What do you mean?" he asked, trying to keep his voice steady. "Did that man—Hauck—sell you?"

He looked away from her as he asked the question. He was afraid, just then, that something was in his face that he did not want her to see. He began to understand.

"I—don't—know," he heard her say, close to his shoulder. "It was night before last I heard them quarreling, and I crept to a door that was a little open, and looked in. Brokaw had given my uncle a bag of gold, a little sack such as the miners bring down with them, and as I looked he gave him another little sack, and I heard him swear at my uncle and say: 'That's more than she is worth, but I'll give in. Now she's mine!' Tara and I ran away that night."

"Why do you have that thought—that he was buying you?" David asked. "Has anything—happened?"

A SECOND time a fury of blood leaped into her face and her eyes blazed.

"He—that red brute—caught me in the dark two weeks ago, and held me there—and kissed me!" she fairly panted at him, springing to her feet and standing before him. "I would have screamed, but it was in the house, and Tara couldn't come to me. I scratched him and fought, but he bent my head back until it hurt. He tried it again the day he gave my uncle the gold; but I struck him with a stick, and ran away. Oh, I hate him!"

"I understand," said David, rising and smiling at her confidently, while in his veins his blood was running like little streams of fire. "Don't you believe now all that I've told you about the picture? How it tried so hard to talk to me, and tell me to hurry? It got me here just about in time, didn't it? You're a little brick, Marge—you and your bear!"

It was the first time he had thought of the bear since Marge had detached herself from the big beast to come to him, and as he looked in its direction he gave a startled exclamation.

Baree and the grizzly had been measuring each other for some time. To Baree this was the most amazing experience in all his life, and, flattened out between two rocks, he was at a loss to comprehend why his master did not either run or shout. He wanted to jump out, if his master showed fight, and leap straight at that ugly monster, or he wanted to run away as fast as his legs would carry him. He was shivering in indecision, waiting a signal from David to do either one or the other. And Tara was now moving slowly toward the dog. His huge head was hung low, swinging slightly from side to side in a most terrifying way. At David's cry the girl had turned, and he was amazed to hear her laughter.

"Tara won't hurt him," she hurried to say, seeing David's uneasiness. "He loves dogs. He wants to play with—what is his name?"

"Baree. And mine is David."

"Baree—David. See!"

Like a bird she had left his side, and in an instant, it seemed, was astride the big grizzly, digging her fingers into Tara's thick coat—smiling back at him, her radiant hair about her like a cloud.

"Come," she said, holding out a hand to David. "I want Tara to know you are our friend. I want him to know he must not hurt you."

David went to them, little fancying the acquaintance he was about to make, until Marge slipped off her bear, put her two arms unhesitatingly about his shoulders, and drew him down with her close in front of Tara's big head and round, emotionless eyes. For a thrilling moment she pressed her face against his, looking all the time straight at Tara and talking to him steadily.

David did not fully sense what she was saying, except that in a general way she was telling Tara that he must never hurt this man, no matter what happened. The girl's hand touched his cheek, warm and caressing. He made no movement of his own, except to rise rigidly when she unclasped her arms.

"There—he won't hurt you now!" she exclaimed.

HER cheeks were flushed, but not with embarrassment. Then he saw a sudden changing expression come into her face. There was something pathetic about it. She was looking at his pack.

"We haven't had anything to eat since we ran away," she said simply. "I'm hungry.

"I fastened our bundle on Tara's back, and we lost it in the night coming up over the mountain," she said. "It was so steep that in places I had to catch hold of Tara and let him drag me up."

In another moment David was at his pack, opening it and tossing things to right and left on the white sand, and the girl watched him, her eyes bright with anticipation.

"Coffee, bacon, bannock—and potatoes," he said.

"Potatoes!" cried the girl.

"Yes—dehydrated. See? It looks like rice. One pound of this equals fourteen pounds of fresh potatoes. And you can't tell the difference when it's cooked right. Now for a fire!"

She was darting this way and that, collecting small dry sticks in the sand, before he was on his feet. He could not resist standing for a moment and watching her. Her movements, even in her quick and eager quest of fuel, were the most graceful he had ever seen in a human being.

He went down to the stream for water, and in the few moments that he was gone his mind worked swiftly. He believed that he understood perhaps even more than the girl herself. There was something about her that was so sweetly childish—in spite of her age and her height and her amazing prettiness that was not all a child's prettiness—that he could not feel that she had realized fully the peril from which she was fleeing when he found her.

SHE had built a little pile of sticks and dry moss, ready for the touch of a match, when he returned. Tara had stretched himself out lazily in the sun, and Baree was still between the two rocks, eyeing him watchfully. Before David lighted the fire he spread his one light blanket out on the sand and made the girl sit down. She was close to him, and her eyes did not leave his face for an instant.

He asked her a great many questions while he prepared their dinner. The Nest, he learned, was a free trading place, and Hauck was its proprietor. He was surprised when he learned that he was not on Firepan Creek, after all. The Firepan was over the range, and there were a good many Indians to the north and west of it.

Miners came down frequently from the Taku River country and the edge of the Yukon, she said. At least, she thought they were miners, for that was what Hauck used to tell Nisikoos, her aunt. They came after whisky. Always whisky. And the Indians came in for liquor, too. It was the chief article that Hauck traded in. He brought it from the coast in the winter-time—many sledge-loads of it.

Hauck would not allow the Indians to drink it at the Nest. They had to take it away with them—into the mountains. Just now there were quite a number of miners down from the north, ten or twelve of them. She had not been afraid when Nisikoos, her aunt, was alive. But now there was no other woman at the Nest, except an old Indian woman who did Hauck's cooking. Hauck wanted no

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one there. And she was afraid of those men. They all feared Hauck, and she knew that Hauck was afraid of Brokaw. She didn't know why, but he was. And she was afraid of them all, and hated them all.

She had been quite happy when Nisikoos was alive. Nisikoos had taught her to read out of books, had taught her things ever since she could remember. She could write almost as well as Nisikoos. She said this a bit proudly. But since her aunt had gone things were terribly changed—especially the men. They had made her more and more afraid every day.

"None of them are like you," she said with startling frankness, her eyes shining at him. "I would love to be with you!"

He turned, then, to look at Tara dozing in the sun.

THEY ate facing each other across a clean flat stone that was like a table. There was no hesitation on the girl's part, no false pride in the concealment of her hunger. To David it was a joy to watch her eat, and to catch the changing expression in her eyes, and the little half-smiles that took the place of words as he helped her diligently to bacon and bannock and potatoes and coffee. The bright glow went only once out of her eyes, and that was when she looked at Tara and Baree.

"Tara has been eating roots all day," she said; "but what will he eat?" and she nodded at the dog.

"He had a whistler for breakfast," David assured her, "fat as butter. He wouldn't eat now, anyway. He is too much interested in the bear."

She had finished, with a little sigh of content, when he asked:

"What do you mean when you say that you have trained Tara to kill? Why have you trained him?"

"I began the day after Brokaw did that—held me there in his arms, with my head back. Ugh, he was terrible, with his face so close to mine!" She shuddered. "Afterward I washed my face, and scrubbed it hard, but I could still feel it. I can feel it now!"

Her eyes were darkening again.

"I wanted to make Tara understand what he must do after that, so I stole some of Brokaw's clothes and carried them up to a little plain on the side of a mountain. I stuffed them with grass, and made a—what do you call it? In Indian it is *[illegible]*—"

"A dummy," he said.

She nodded.

"Yes, that is it. Then I would go with it a little distance from Tara, and would begin to struggle with it, and scream. The third time, when Tara saw me kicking it and screaming, he gave it a blow with his paw that ripped it clean in two. That is just what Tara will do to a man—when I fight and scream!"

"And a little while ago you were ready to jump at me and fight and scream," he reminded her, smiling across their rock table.

"Not after you spoke to me," she said, so quickly that the words seemed to spring straight from her heart. "I wasn't afraid then. I was—glad. No, I wouldn't scream—not even if you held me as Brokaw did!"

The soul of this wild little mountain creature was in her eyes. Her lips made no concealment of its thoughts or its emotions, pure as the blue skies above them and as ungoverned by conventionality as the winds that shifted up and down the valleys. She was a new sort of being to David.

"Then you will not be afraid to go back to the Nest—with me?" he asked.

"No," she said, with a direct and amazing confidence. "But I'd rather run away with you." Then she added quickly, before he could speak: "Didn't you say you came all that way—hundreds of miles—to find me? Then why must we go back?"

HE explained to her as clearly as he could, and as reason seemed to point out to him. It was impossible, he assured her, that Brokaw or Hauck or any other man could harm her, now that he was here to take care of her and straighten matters out. He was as frank with her as she had been with him. Her eyes widened when he told her that he did not believe Hauck was her uncle, and that he was certain the woman whom he had met that night on the Transcontinental, and who was searching for an O'Doone, had some deep interest in her. He must discover, if possible, how the picture had got to her, and who she was, and he could do this only by going to the Nest and learning the truth straight from Hauck. Then they would go on to the coast, which would be an easy journey.

He told her that Hauck and Brokaw would not dare to cause them trouble, as they were carrying on a business for which the provincial police would make short shrift of them if they knew. They held the whip hand, he and Marge. Her eyes shone with increasing faith as he talked. She had leaned a little over the narrow rock between them, so that her thick curls fell over her shoulders.

"And you will take me away? You promise?"

"My dear child, that is just what I came for," he said, feigning to be surprised at her question. "Fifteen hundred miles for just that! *Now* don't you believe all that I've told you about the picture?"

"Yes," she nodded.

She had drawn back, and was looking at him so steadily, and with such wondering depths in her eyes, that he found himself compelled for an instant to turn his own gaze carelessly away.

"And you used to talk to it," she said, "and it seemed alive?"

"Very much alive, Marge."

"And you dreamed about me?"

He *had* said that. He felt himself in a difficult place. If she had been older, or younger—

"Yes," he said truthfully.

He feared that one other question was quite uncomfortably near. But it didn't come. The girl rose suddenly to her feet, flung back her hair, and ran to Tara, dozing in the sun. What she was saying to the great beast, with her arms about its shaggy neck, David could only guess.

He had not anticipated such an experience as this.

From what she had told him, he was convinced that Hauck and Brokaw were engaged in a very wide underground trade in whisky. But he believed that he would not find them as bad as he had pictured them at first, even though the Nest was a horrible place for the girl. Her running away was the most natural thing in the world—for her. She was an amazingly spontaneous little creature, full of courage and a fierce determination to fight some one, and probably to-day or to-morrow she would have turned homeward, quite satisfied with her adventure.

Thought of her hunger and of the dire necessity he had found her in drove the smile from his lips. He was finishing his pack when she left the bear and came to him.

"If we get over the mountain before dark we must hurry," she said. "See—it is a big mountain!"

She pointed to a barren break in the northward range, close up to the snow-covered peaks.

"And it's cold up there when night comes," she added.

"Can you make it?" David asked. "Aren't you tired? Your feet sore? We can wait here until morning—"

"I can climb it," she cried, with an excitement that he had not seen in her before. "I can climb it—and travel all night—to tell Brokaw and Hauck I don't belong to them any more and that we're going away! Brokaw will be like a mad beast, and before we go I'll scratch his eyes out!"

"Good Lord!" gasped David under his breath.

"And if Hauck swears at me I'll scratch *his* out!" she declared, trembling in the glorious anticipation of her vengeance. "I'll—I'll scratch his out anyway, for what he did to Nisikoos!"

DAVID stared at her. She was looking away from him, her eyes on the break between the mountains, and he noticed how tense her slender body had become and how tightly her hands were clenched.

"They won't dare to touch me or swear at me when you are there," she added.

She turned in time to catch the look in his face. Swiftly the excitement faded out of her own. She touched his arm hesitatingly.

"Wouldn't—you want me—to scratch out their eyes?" she asked.

He shook his head.

"It wouldn't do," he said. "We must be very careful. We mustn't let them know you ran away. We must tell them you climbed up the mountain and got lost."

"I never got lost," she protested.

"But we must tell them that just the same," he insisted. "Will you?"

She nodded emphatically.

"And now, before we start, tell me why they haven't followed you."

"Because I came over that mountain," she replied, pointing again toward the break. "It's all rock, and Tara left no marks. They wouldn't think we'd climb over the range. They've been looking for us in the other valley, if they've hunted for us at all. We were going to climb over that range, too." She turned so that she was pointing to the south.

"And then?"

"There are people off there. I've heard Hauck talk about them."

"Did you ever hear him speak of a man of the name of Tavish?" he asked, watching her closely.

"Tavish?" She pursed her lips into a red O and little lines gathered thoughtfully between her eyes. "Tavish? No-o-o, I never have."

"He lived at one time on Firepan Creek. Had the smallpox," said David.

"That is terrible," the girl shuddered. "The Indians die of it up here. Hauck says that my father and mother died of the smallpox, before I could remember. That's what *he* says—before I could remember. But I do remember, like in a dream. I can see a woman's face sometimes, and I can remember a cabin, and snow, and lots of dogs. Are you ready to go?"

He shouldered his pack, and as he arranged the straps Marge ran to Tara. At her command the big beast rose slowly and stood before her, swinging his head from side to side, his jaws agape. David called to Baree, and the dog came

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